

In re:

Shannon Sager

Debtor

Case No. 24-30356-skh

Chapter 7

District/off: 0868-3

User: admin

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Date Rcvd: Nov 27, 2024

Form ID: 318

Total Noticed: 31

The following symbols are used throughout this certificate:

**Symbol**

**Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**CERTIFICATE OF NOTICE****Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 29, 2024:****Recip ID****Recipient Name and Address**

db	+ Shannon Sager, 4220 17th Ave S. Suite 12, Fargo, ND 58103-3346
1103406	+ Ada Funmaker, 3097 Kingswood Court, Green Bay, WI 54313-9002
1106917	Christianna A. Cathcart, 1630 1st Avenue N, Suite B PMB 24, Fargo, North Dakota 58102-4246
1103421	+ Corwin Toyota, 222 40th Street S, Fargo, ND 58103-1118
1103427	+ Goldmark, 1881 39th Southwest, Suite 107, Fargo, ND 58103-6522
1103429	+ John Gaffan, 4235 9th Ave Circle South, Suite 205, Fargo, ND 58103-7055

TOTAL: 6

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

**Recip ID****Notice Type: Email Address****Date/Time****Recipient Name and Address**

1103407	Email/Text: solutionsbankruptcy@affinityplus.org	Nov 27 2024 18:47:00	Affinity Plus Fcu, 175 W Lafayette Frontage Rd, Saint Paul, MN 55107-1488
1103408	Email/Text: solutionsbankruptcy@affinityplus.org	Nov 27 2024 18:47:00	Affinity Plus Fcu, Attn: Bankruptcy, 175 W Lafayette Frontage Rd, Saint Paul, MN 55107-1488
1103409	Email/Text: solutionsbankruptcy@affinityplus.org	Nov 27 2024 18:47:00	Affinity Plus Federal Credit Union, 175 W Lafayette Frontage Rd, Saint Paul, MN 55107-1488
1103410	Email/Text: solutionsbankruptcy@affinityplus.org	Nov 27 2024 18:47:00	Affinity Plus Federal Credit Union, Attn: Bankruptcy, 175 W Lafayette Frontage Rd, Saint Paul, MN 55107-1488
1103411	^ MEBN	Nov 27 2024 18:44:36	Aidvantage, PO Box 3229, Wilmington, DE 19804-0229
1103412	EDI: MAXMSAIDV	Nov 27 2024 23:48:00	Aidvantage, Attn: Bankruptcy, PO Box 9635, Wilkes Barre, PA 18773-9635
1103413	^ MEBN	Nov 27 2024 18:44:39	Arrowhead, PO Box 157, Claymont, DE 19703-0157
1103414	^ MEBN	Nov 27 2024 18:44:39	Arrowhead Advance, PO Box 157, Claymont, DE 19703-0157
1103416	Email/Text: bnddealforms@nd.gov	Nov 27 2024 18:47:00	Bank of Nd Student Loan Svcs, Attn: Bankruptcy, 1200 Memorial Hwy, Bismarck, ND 58504-5262
1103415	+ Email/Text: bnddealforms@nd.gov	Nov 27 2024 18:47:00	Bank of Nd Student Loan Svcs, PO Box 5509, Bismarck, ND 58506-5509
1103418	EDI: CAPITALONE.COM	Nov 27 2024 23:48:00	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
1103417	EDI: CAPITALONE.COM	Nov 27 2024 23:48:00	Capital One, PO Box 31293, Salt Lake City, UT 84131-0293
1103420	EDI: WFNNB.COM	Nov 27 2024 23:48:00	Comenity Bank/Lane Bryant, Attn: Bankruptcy,

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1103419	EDI: WFNNB.COM	Nov 27 2024 23:48:00	PO Box 18215, Columbus, OH 43081
1103422	Email/PDF: creditonebknotifications@resurgent.com	Nov 27 2024 18:49:15	Comenity Bank/Lane Bryant, PO Box 182789, Columbus, OH 43218-2789
1103423	Email/PDF: creditonebknotifications@resurgent.com	Nov 27 2024 18:49:03	Credit One Bank, PO Box 98872, Las Vegas, NV 89193-8872
1103424	Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Nov 27 2024 18:47:00	Dept of Education/Neln, PO Box 82561, Lincoln, NE 68501-2561
1103428	EDI: IRS.COM	Nov 27 2024 23:48:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
1103431	+ Email/Text: bankruptcy@kikoff.com	Nov 27 2024 18:47:00	Kikoff Lending LLC, Attn: Bankruptcy, 75 Broadway, Ste 226, San Francisco, CA 94111-1458
1103430	+ Email/Text: bankruptcy@kikoff.com	Nov 27 2024 18:47:00	Kikoff Lending LLC, 75 Broadway, San Francisco, CA 94111-1423
1103432	+ Email/Text: ecftax@nd.gov	Nov 27 2024 18:47:00	North Dakota Office of State Tax Commiss, 600 E. Boulevard Ave. Dept. 127, Bismarck, ND 58505-0602
1103434	EDI: AGFINANCE.COM	Nov 27 2024 23:48:00	Onemain Financial, Attn: Bankruptcy, PO Box 3251, Evansville, IN 47731-3251
1103433	EDI: AGFINANCE.COM	Nov 27 2024 23:48:00	Onemain Financial, PO Box 1010, Evansville, IN 47706-1010
1103435	^ MEBN	Nov 27 2024 18:44:31	Westlake Portfolio Management, LLC, 4751 Wilshire Blvd, Los Angeles, CA 90010-3827
1103436	^ MEBN	Nov 27 2024 18:44:26	Westlake Portfolio Management, LLC, Attn: Bankruptcy, PO Box 76809, Los Angeles, CA 90076-0809

TOTAL: 25

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
1103425		EAST CENTRAL JUDICIAL DISTRICT COURT
1103426		EAST CENTRAL JUDICIAL DISTRICT COURT

TOTAL: 2 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 29, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 27, 2024 at the address(es) listed below:

Name	Email Address
Christianna A. Cathcart	on behalf of Debtor Shannon Sager christianna@dakotabankruptcy.com
Gene W Doeling	heather@kaler-doeing.com mn20@ecfcbis.com
Maurice VerStandig	on behalf of Debtor Shannon Sager mac@mbvesq.com mac@dakotabankruptcy.com;verstandig.mauricer104982@notify.bestcase.com;verstandiglaw@recap.email
Robert B. Raschke	USTPRegion12.SX.ECF@usdoj.gov

TOTAL: 4

**Information to identify the case:**

Debtor 1	Shannon Sager	Social Security number or ITIN xxx-xx-6681
	First Name Middle Name Last Name	EIN _____
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN _____
		EIN _____
United States Bankruptcy Court District of North Dakota		
Case number: 24-30356		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Shannon Sager

11/27/24

**By the court:** Shon Hastings  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**